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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**In re Application of:** Cook et al.

**Docket No.:** INTU0015

**Serial No. :** 09/487,233

**Art Unit:** 3628

**Filed:** 19 January 2000

**Examiner:** Dass, H.

**Title:** CONSUMER-DIRECTED FINANCIAL TRANSFERS USING AUTOMATED CLEARINGHOUSE NETWORKS

February 4, 2003

Assistant Commissioner for Patents

BOX NO FEE

Washington, DC 20231

**AMENDMENT**

Sir:

This Amendment is responsive to the Office Action, dated 5 November 2002, for the above-identified patent application.

Please amend the above application as follows:

**In The Claims**

Please cancel Claim 84 without prejudice.

Please amend Claims 74 and 83 as follows (Clean copy):

74. The method of claim 73, wherein the current account activity information is account balance of the source account.